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APPLICATION NO.	FILING	DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO
10/040,314 01/03/2002		2002	Roy Messing	CE1-005US	9843
29150	7590	10/06/2004		EXAMINER	
	YES, PLLC	AL HASHEMI, SANA A			
421 W. RIVERSIDE AVE, STE 500 SPOKANE, WA 99201				ART UNIT	PAPER NUMBER
,				2161	
				DATE MAILED: 10/06/2004	1

Please find below and/or attached an Office communication concerning this application or proceeding.



	Application No.	Applicant(s)					
	10/040,314	MESSING ET AL.					
Office Action Summary	Examiner	Art Unit					
	Sana Al-Hashemi	2171					
The MAILING DATE of this communication ap Period for Reply	pears on the cover sheet with the c	orrespondence address					
A SHORTENED STATUTORY PERIOD FOR REPL THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1. after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a rep - If NO period for reply is specified above, the maximum statutory period - Failure to reply within the set or extended period for reply will, by statut Any reply received by the Office later than three months after the mailin earned patent term adjustment. See 37 CFR 1.704(b).	136(a). In no event, however, may a reply be timely within the statutory minimum of thirty (30) day will apply and will expire SIX (6) MONTHS from e, cause the application to become ABANDONE	nely filed s will be considered timely. the mailing date of this communication. D (35 U.S.C. § 133).					
Status							
1)⊠ Responsive to communication(s) filed on 03 J	anuary 2002						
	s action is non-final.	·					
· <u> </u>	· -						
	closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.						
Disposition of Claims							
 4) Claim(s) 1-27 is/are pending in the application 4a) Of the above claim(s) is/are withdra 5) Claim(s) is/are allowed. 6) Claim(s) 1-27 is/are rejected. 7) Claim(s) is/are objected to. 8) Claim(s) are subject to restriction and/or 	wn from consideration.						
Application Papers	•						
9) The specification is objected to by the Examine 10) The drawing(s) filed on <u>03 January 2002</u> is/are Applicant may not request that any objection to the	e: a)⊠ accepted or b)⊡ objected drawing(s) be held in abeyance. See	∋ 37 CFR 1.85(a).					
Replacement drawing sheet(s) including the correct 11) The oath or declaration is objected to by the Ex							
Priority under 35 U.S.C. § 119	·						
12) Acknowledgment is made of a claim for foreign a) All b) Some * c) None of: 1. Certified copies of the priority document 2. Certified copies of the priority document 3. Copies of the certified copies of the priority application from the International Burea * See the attached detailed Office action for a list	ts have been received. ts have been received in Application trity documents have been receive u (PCT Rule 17.2(a)).	on No ed in this National Stage					
Attachment(s)							
	4) Interview Summary	(PTO-413)					
Notice of Draftsperson's Patent Drawing Review (PTO-948) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date 6.	Paper No(s)/Mail Da						

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DETAILED ACTION

Claim Status: 1-27 rejected

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1, 4-8, 12-16, are rejected under 35 U.S.C. 102(b) as being anticipated by Reuning (US Patent No. 6,381,592)

1. Regarding Claim 1, Reuning discloses a method comprising:

capturing a web page from a web site (see column 5, lines 37-42, Reuning);

extracting data from the web page using a data harvesting script (see column 43-46,

Reuning);

normalizing the extracted data(see column 5, lines 52-60, Reuning); and storing the normalized data in a database (see column 6, lines 16-26, Reuning).

- 2. Regarding Claim 4, Reuning discloses a method wherein the web page is an HTML Screen (see column 6, lines 58-61, Reuning¹)
- 3. Regarding Claim 5, Reuning discloses a method further comprising:

¹ Since the HTML is a hyper link to a web page and a URL is a web page link, Examiner interprets the URL corresponds to HTML.

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capturing a second web page from a second web site(see column 5, lines 37-42, Reuning);

extracting data from the second web page using the data harvesting script (see column 43-46, Reuning);

normalizing the data extracted from the second web page(see column 5, lines 52-60, Reuning); and

storing the normalized data from the second web page in the database (see column 6, lines 16-26, Reuning).

- 4. Regarding Claim 6, Reuning discloses a method further comprising generating an error message if data cannot be extracted from the web page using the data harvesting script (Reuning inherently discloses the step of generating an error message since it is part of the HTTP protocol and each web site most have it).
- 5. Regarding Claims 7, and 8, Reuning discloses a method further comprising storing a copy of the captured web page if data cannot be extracted from the web page using the data harvesting script (see column 6, lines 61-63, Reuning²).
- 6. Regarding Claim 12, Reuning discloses a method comprising: capturing a web page from a web site(see column 5, lines 37-42, Reuning); attempting to extract data from the web page using a data harvesting script (see column 43-46, Reuning);

removing personal information from the captured web page (see column 5, lines 46-50, Reuning);

² The step of downloading at another time reads on storing data cannot be extracted.

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storing the captured web page without the personal information (see column 6, lines 16-26, Reuning); and

if data cannot be extracted from the web page, analyzing the web page and the data harvesting script to determine why data could not be extracted from the web page (the error code generated by the HTTP protocol is a determination of why data could not be extracted).

- 7. Regarding Claim 13, Reuning discloses a method further comprising editing the data harvesting script based on an analysis of the captured web page (see column 5, lines 43-50, Reuning³).
- Regarding Claim 14, Reuning discloses a method further comprising:
 editing the data harvesting script based on an analysis of the captured web
 Page (see column 5, lines 43-50, Reuning⁴);

capturing a new version of the web page from the web site (see column 7, lines 4-9, Reuning); and

extracting data from the web page using the edited data harvesting script (see column 7, lines 13-17, Reuning).

Regarding Claim 15, Reuning discloses a method further comprising:
 normalizing the data extracted from the web page(see column 5, lines 52-60, Reuning);
 and

storing the normalized data in a database (see column 6, lines 16-26, Reuning).

³ By removing data from a web page is a way of editing the file received.
⁴ By removing data from a web page is a way of editing the file received.

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10. Regarding Claim 16, Reuning discloses one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 12 (see column 7, lines 18-25, Reuning).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 2, 3, and 9-11, and 17-27, are rejected under 35 U.S.C. 103(a) as being unpatentable over Reuning US Patent No. 6,381,592, in view of Wagner US Patent No. 5,898,838.

11. Regarding Claim 2, Reuning discloses all the claimed subject matter except Reuning fails to disclose the web site is associated with a financial institution. However, referring to Wagner column 18, lines 30-36. discloses a method of web site is associated with financial institution. It would have been obvious to one of ordinary skill in the art at the time of the invention to provide web sites associated with financial in the same manner of providing a jobs a taught by Reuning, providing this feature will result in increasing the number of users accessing the system since there will be more variety of different industrial services provided by the same system and

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skilled artisan believe this would be a good motivation to modify the Reuning system by adding the financial web sites.

- 12. Regarding Claim 3, the combination of Reuning in view of Wagner discloses a method wherein the captured web page contains information regarding a customer's account at the financial institution (see column 18, lines 60-63, Wagner).
- 13. Regarding Claim 9, the combination of Reuning in view of Wagner discloses a method comprising:

retrieving financial data associated with a user's financial account from a data source (see column 16, lines 52-61, Wagner);

identifying data of interest retrieved from the data source(see column 16, lines 46-51, Wagner);

normalizing the identified data (see column 5, lines 52-60, Reuning); and storing the normalized data in a database (see column 17, lines 64-67, Wagner).

14. Regarding Claims 10, 11, the combination of Reuning in view of Wagner discloses a method further comprising:

retrieving financial data associated with a user from a second data source (see column 16, lines 52-61, Wagner);

normalizing the data retrieved from the second data source (see column 5, lines 52-60, Reuning); and

storing the normalized data in the database (see column 17, lines 64-67, Wagner).

15. Regarding Claim 17, the combination of Reuning in view of Wagner discloses a method comprising:

capturing a first web page from a first financial institution web site (column 18, lines 30-36, Wagner);

capturing a second web page from a second financial institution web site (see column 18, lines 60-63, Wagner);

extracting data from the first and second web page using a first data harvesting script (see column 7, lines 13-17, Reuning);

normalizing the data extracted from the first web page and the second web Page (see column 5, lines 52-60, Reuning); and

storing the normalized data in a database (see column 17, lines 64-67, Wagner).

- 16. Regarding Claims 18, and 19, the combination of Reuning in view of Wagner discloses a method further comprising generating an error message if data cannot be extracted from the first web page or the second web page (Reuning inherently discloses the step of generating an error message since it is part of the HTTP protocol and each web site most have it).
- 17. Regarding Claims 20, and 21, the combination of Reuning in view of Wagner discloses method wherein capturing a first and second web page includes capturing a first set of web pages (see column 18, lines 60-63, Wagner).
- 18. Regarding Claims 22, the combination of Reuning in view of Wagner discloses an apparatus comprising:

a data capture module configured to capture a web page from a web site associated with a financial institution (column 18, lines 30-36, Wagner);

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a data extraction module coupled to the data capture module and configured to extract data from the captured web page using a data harvesting script, the data extraction module further configured to normalize the extracted data (see column 7, lines 13-17, Reuning); and

a database control module coupled to the data extraction module and configured to store the normalized data in a database (see column 17, lines 64-67, Wagner).

- 19. Regarding Claim 23, the combination of Reuning in view of Wagner discloses an apparatus wherein the data capture module is further configured to retrieve financial data associated with a user's account from a data source (see column 18, lines 60-63, Wagner).
- 20. Regarding Claim 24, the combination of Reuning in view of Wagner discloses an apparatus wherein the data extraction module is further configured to generate an error message if data cannot be extracted from the web page using the data harvesting script (Reuning inherently discloses the step of generating an error message since it is part of the HTTP protocol and each web site most have it).
- 21. Regarding Claim 25, the combination of Reuning in view of Wagner discloses one or more computer readable media having stored thereon a plurality of institutions that, when executed by a processor, causes the processor to perform acts comprising:

capturing a web page from a financial institution web site (see column 5, lines 37-42, Reuning);

attempting to extract data from the captured web page using a data harvesting script (see column 7, lines 13-17, Reuning);

removing personal information from the captured web page(see column 5, lines 46-50, Reuning);

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storing the captured web page without the personal information (see column 6, lines 16-26, Reuning); and

if data cannot be extracted from the web page, analyzing the web page to determine why data could not be extracted from the web page (the error code generated by the HTTP protocol is a determination of why data could not be extracted).

- 22. Regarding Claim 26, the combination of Reuning in view of Wagner discloses one or more computer readable media wherein if data cannot be extracted from the web page, editing the data harvesting script based on an analysis of the captured web page (see column 5, lines 43-50, Reuning⁵).
- 23. Regarding Claim 27, the combination of Reuning in view of Wagner discloses one or more computer readable media further comprising:

normalizing the data extracted from the web page (see column 5, lines 52-60, Reuning); and

storing the normalized data in a database, wherein the database contains data extracted from other web pages see column 7, lines 13-17, Reuning).

⁵ By removing data from a web page is a way of editing the file received.

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Points of Contact

Any inquiry concerning this communication or earlier communications from the examiner should be directed to: Sana Al-Hashemi whose telephone number is (703) 305-4881. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (703) 308-1436. Any response to this office action should be mailed to: The Commissioner of Patents and Trademarks, Washington, D.C. 20231. Or telefax at phone number (703) 872-9306. For formal or draft communications, please label "PROSPOSED" or "DRAFT". Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6th Floor Receptionist, Arlington, Virginia. 22202.

Sana Al-Hashemi Patent Examiner Technology Center 2100 September 9, 2004

> SAFET METJAHIC SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 2100